AMENDMENTS

<u>In the Claims</u>

Please amend claims 1-3, 6, 9-13, 16 and 19 as shown:

1. (currently amended) A system for authentication of a party in a transaction conducted over a communication network comprising:

a wallet-sized storage medium containing information uniquely associated with said party read by ~~a conventional~~any ordinary computer operated by said party as part of said transaction; and

an authentication server remote from said computer that receives said stored information and a personal code entered by said party from said ~~conventional~~ordinary computer ~~as part~~at the time of said transaction and authenticates said party to said transaction upon matching of said stored information with ~~said personal code based upon~~ information in a preexisting data base of said server based on said personal code.

2. (currently amended) The system of Claim 1 wherein said stored information is transmitted from said ~~conventional~~ordinary computer to said authentication server via a computer of a second party to said transaction.

3. (currently amended) The system of Claim 2 wherein said personal code is transmitted from said ~~conventional~~ordinary computer to said authentication server via said computer of said second party.

4. (original) The system of Claim 1 wherein said stored information are one-use tokens.

5. (original) The system of Claim 1 wherein said stored information is a digital certificate.

6. (currently amended) The system of Claim 1 wherein said personal ~~information~~code is a password.

7. (original) The system of Claim 1 wherein said wallet-sized storage medium is a truncated CD.

8. (original) The system of Claim 1 wherein said stored information comprises at least two groups, each of which, upon matching with said personal code by said authentication server, authenticates said transaction for a different level of security or authority than authentication through said second group.

9. (currently amended) The system of Claim 1 wherein said ~~user~~transaction party has at least two personal codes that may be matched to said stored information, each of which, upon matching with said personal code by said authentication server, authenticates said transaction for a different level of security or authority than authentication through said second personal code.

10. (currently amended) A computer program module interfacing with an interactive document-generating application, both running on ~~a conventional~~an ordinary computer, and providing for:

    a) copying to a document generated by said application information from a wallet-sized storage medium read by said ~~conventional~~ordinary computer, said copied information uniquely associated with a user interacting with said application;

    b) prompting for and receiving entry of a personal code of said user; and

    c) transmitting to an authentication server said stored information and said personal code.

11. (currently amended) A process for authentication of a party in a transaction conducted over a communication network comprising the steps of:

    a) reading by ~~a conventional~~any ordinary computer a wallet-sized storage medium containing information uniquely associated with said party;

    b) prompting for and receiving entry by said ~~conventional~~ordinary computer of a personal code of said party;

c) transmitting to an authentication server said stored information and said personal code; and

d) matching by said authentication server said stored information ~~and said personal code based upon~~with information in a preexisting data base of said server based upon said personal code.

12. (currently amended) The process of Claim 11 wherein said transmitting step further comprises the step of transmitting said stored information from said ~~conventional~~ordinary computer to a computer of a second party to said transaction.

13. (currently amended) The process of Claim 11 wherein said transmitting step further comprises the step of transmitting said personal code from said ~~conventional~~ordinary computer to a computer of said a second party to said transaction.

14. (original) The process of Claim 11 wherein said stored information are one-use tokens.

15. (original) The process of Claim 11 wherein said stored information is a digital certificate.

16. (currently amended) The process of Claim 11 wherein said personal ~~information~~code is a password.

17. (original) The process of Claim 11 wherein said wallet-sized storage medium is a truncated CD.

18. (original) The process of Claim 11 wherein said stored information comprises at least two groups, each of which, upon matching with said personal code by said authentication server, authenticates said transaction for a different level of security or authority than authentication through said second group.

19. (currently amended) The process of Claim 11 wherein said ~~user~~transaction party has at least two personal codes that may be matched to said stored information, each of which, upon matching with said personal code by said authentication server, authenticates said transaction for a different level of security or authority than authentication through said second personal code.